# Case 20-01358 Doc 13 Filed 01/23/20 Entered 01/23/20 23:39:40 Desc Imaged

Information to	ormation to identify the case:				
Debtor 1	Krystal M Tudela	Social Security number or ITIN xxx-xx-6056			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)		Social Security number or ITIN			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 13 1/17/20			
Case number: 20	-01358				

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Krystal M Tudela	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	7632 Weymouth Circle Hanover Park, IL 60133	
4.	<b>Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312–431–1300
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 1/21/20

For more information, see page 2

Debtor Krystal M Tudela Case number 20-01358

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 12, 2020 at 12:00 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 224 South Michigan, Suite 800, Chicago, IL 60604	
	Debtors must bring a picture ID and proof of their Social Security Number.		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/13/20	
	Deadline for all creditors to file a proof of claim (except governmental units):	γ Filing deadline: 3/27/20	
	Deadline for governmental units to file a proof of claim:		
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed.  f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/9/20 at 10:30 AM, Location: 219 South Dearborn, Courtroom 644, Chicago, IL 60604  The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00  Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation		
	hearing. If there are no objections, the Court may objection's counsel to be paid through the plan.		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing fill you believe that the debtors are not entitled to a discharge must file a motion by the deadline.	of debts, which may include all or part of a debt. of be discharged until all payments under the plan o collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline.	

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Certificate of Notice Page 3 of 4 United States Bankruptcy Court Northern District of Illinois

In re: Krystal M Tudela Debtor Case No. 20-01358-DDC Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0752-1 User: lsims Page 1 of 2 Date Rcvd: Jan 21, 2020 Form ID: 309I Total Noticed: 26

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 23, 2020.
db
                 +Krystal M Tudela, 7632 Weymouth Circle, Hanover Park, IL 60133-2755
                +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
+Arrowhead Advance, PO Box 6048, Pine Ridge, SD 57770-6048
+Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
28556270
28556271
28556272
                +Citibank/Best Buy, Citi
St Louis, MO 63179-0034
28556275
                                        Citicorp Credit Srvs/Centralized Bk dept,
                                                                                         Po Box 790034,
28556276
                 +Codilis & Associates, PC,
                                                15W030 N Frontage Rd., Willowbrook, IL 60527-6921
                 +Home Point Financial Corporation, Attn: Correspondence Dept,
                                                                                         11511 Luna Road; Suite 200,
28556282
                  Farmers Branch, TX 75234-6451
                 +Merchants? Credit Guide Co.,
28556283
                                                   Attn: Bankruptcy, 223 West Jackson Blvd Suite 700,
                Chicago, IL 60606-6914
+OSLA/Dept of Ed, Attn: Bankruptcy, Po Box 18475, Oklahoma City, OK 73154-0475
28556285
                                                                    7005 Middlebrook Pike,
                +Wakefield & Associates, Attn: Bankruptcy,
                                                                                               Knoxville, TN 37909-1156
28556291
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: cutlerfilings@gmail.com Jan 22 2020 05:08:56
                                                                                       David H Cutler,
aty
                   Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr
                 +E-mail/Text: courtnotices@chi13.com Jan 22 2020 05:11:46
                                                                                      Marilyn O Marshall
                   224 South Michigan Ste 800, Chicago, IL 60604-2503
                 +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 22 2020 05:11:52
                                                                                             Patrick S Layng,
ust
                   Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
                   Chicago, IL 60604-2027
                 +E-mail/Text: bankruptcy@500fastcash.com Jan 22 2020 05:11:38
28556269
                                                                                          500fastcash.
                                                                                                           515 G SE,
                   Miami, OK 74354-8224
28556273
                 +EDI: CAPONEAUTO.COM Jan 22 2020 09:03:00
                                                                    Capital One Auto Finance, Attn: Bankruptcy,
                   Po Box 30285,
                                    Salt Lake City, UT 84130-0285
                 +EDI: CAPITALONE.COM Jan 22 2020 08:58:00
                                                                   Capital One/Walmart,
28556274
                                                                                             Attn: Bankruptcy,
                   Po Box 30285, Salt Lake City, UT 84130-0285
28556277
                 +EDI: WFNNB.COM Jan 22 2020 08:58:00
                                                              Comenitybank/Meijer,
                                                                                       Attn: Bankruptcy,
                  Po Box 182273, Columbus, OH 43218-2273
28556278
                 +EDI: CCS.COM Jan 22 2020 08:58:00
                                                           Credit Collection Services,
                                                                                             Attn: Bankruptcy,
                   725 Canton St,
                                    Norwood, MA 02062-2679
                 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 22 2020 05:07:19
28556279
                                                                                                       Credit One Bank,
                Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 +EDI: BLUESTEM Jan 22 2020 09:03:00 Fingerhut, Attn: Bankruptcy,
                                                            Fingerhut, Attn: Bankruptcy,
28556281
                                                                                                 Po Box 1250,
                  Saint Cloud, MN 56395-1250
                 +E-mail/Text: opportunitynotices@gmail.com Jan 22 2020 05:13:54
28556284
                                                                                            Opportunity Financial, LLC,
                                                                               Chicago, IL 60601-6379
                Attn: Bankruptcy, 130 East Randolph St. Ste 3400, Ch +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 22 2020 05:08:14
28556287
                                                                                       Regional Acceptance Co,
                 Attn: Bankruptcy, Po Box 1487,
+EDI: RMSC.COM Jan 22 2020 09:03:00
                                                         Wilson, NC 27894-1487
28556288
                                                             Syncb/PPC, Attn: Bankruptcy,
                                                                                                Po Box 965060,
                Orlando, FL 32896-5060
+EDI: RMSC.COM Jan 22 2020 09:03:00
                                                             Synchrony Bank, c/o PRA Receivables Management, LLC,
28560320
                 PO Box 41021, Norfolk, VA 23541-1021
+EDI: RMSC.COM Jan 22 2020 09:03:00
28556289
                                                             Synchrony Bank/Gap,
                                                                                     Attn: Bankruptcy Dept,
                 Po Box 965060, Orlando, FL 32896-5060
+EDI: WTRRNBANK.COM Jan 22 2020 08:58:00
28556290
                                                                   Target,
                                                                             Attn: Bankruptcy,
                                                                                                     Po Box 9475,
                  Minneapolis, MN 55440-9475
                                                                                                       TOTAL: 16
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
28556280*
                +OSLA/Dept of Ed,
                                      Attn: Bankruptcy, Po Box 18475, Oklahoma City, OK 73154-0475
28556286*
                                                                                                       TOTALS: 0, * 2, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2020 Signature: /s/Joseph Speetjens

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District/off: 0752-1 User: lsims Page 2 of 2 Date Rcvd: Jan 21, 2020

Form ID: 309I Total Noticed: 26

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Krystal M Tudela cutlerfilings@gmail.com, r48280@notify.bestcase.com

Marilyn O Marshall courtdocs@chi13.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3